

The rates, fees and charges applicable to your accounts with the Credit Union are set forth below. The Credit Union reserves the right to change the terms and conditions of these accounts from time to time without notice to you unless provided by law.

**REGULAR SHARE SAVINGS (S-1) INCLUDING YOUTH ACCOUNTS. Rate Information (APY = Annual Percentage Yield)**

- The dividend rate for your account is based on the following tiered rate:  
Balance less than \$2,500 - The dividend rate is 0.05% with an APY of 0.05%.
- Balance \$2,500+ - The dividend rate is 0.05% with an APY of 0.05%.
- The dividend rate and APY may change at any time, at our discretion.

**Minimum Balance Requirements**

- You must deposit a minimum of \$25 to open this account, and maintain a minimum balance of \$25.

**Fees**

- Fees may be charged on your account. See Fee Schedule on reverse side.

**Transaction Limitations**

- You may make only six (6) pre-authorized transfers from your account. There are no limitations governing checks withdrawn at any branch office, as well as no limitations governing ATM transactions.

**ALL CHECKING ACCOUNTS (S-2, S-3, S-4) INCLUDING HONORS, STUDENT HONORS, & CLASSIC 55 CLUB****Minimum Balance Requirements**

- There is no minimum balance requirement.

**Fees**

- There is no monthly service fee.
- Other fees may be charged. See Fee Schedule on reverse side.

**Transaction Limitations**

- There is no limit on the number of transactions.

**HONORS CHECKING ACCOUNTS (S-2, S-3, S-4) Rate Information, effective as of June 1, 2014**

- The dividend rate for this account is based on the balance and whether or not the requirements below are met:
  1. Log into home banking at least once during the month & receive e-statements (one-time enrollment required).
  2. Make 10 or more debit card transactions with an aggregate amount greater than \$200 per month.
  3. Have 1 or more direct deposits defined as an ACH Payroll Deposit from an employer or retirement plan to your account per month.
- Requirements met & balances up to \$5,000 - The dividend rate is 3.92% with an APY of 4.00%.
- Requirements met & balances over \$5,000 - The dividend rate is the higher tier Share 1 Savings rate. (See Savings Rates, above)
- Requirements not met - The dividend rate for your account is the lower tier Share 1 Savings rate. (See Savings Rates, above)
- Dividend rate and APY may change at any time.

**STUDENT HONORS CHECKING ACCOUNTS (S-2, S-3, S-4) (limited to students, ages 16 through 24) Rate Information, effective as of September 1, 2015**

- The dividend rate for this account is based on the balance and whether or not the requirements below are met:
  1. Log into home banking at least once during the month & receive e-statements (one-time enrollment required).
  2. Make 5 or more debit card transactions with an aggregate amount greater than \$100 per month.
- Requirements met & balances up to \$5,000 - The dividend rate for your account is 1.98% with an annual percentage yield of 2.00%.
- Requirements met & balances over \$5,000 - The dividend rate for balances over \$5,000 is the higher tier Share 1 Savings rate.
- Requirements not met - The dividend rate for your account is the lower tier Share 1 Savings rate.
- Dividend rate and annual percentage yield may change at any time.
- “Oops!” NSF fee refund feature for Student Honors Account  
Member is entitled to one NSF/Courtesy Pay fee refund per rolling 12 month period, upon request. Call 502.964.7575.

**MONEY MARKET ACCOUNT (S-16) Rate Information, as of August 1, 2018**

The tiered annual percentage rate is as follows with balances between:

- \$2,500-\$9,999.99 - Currently 0.45% with an APY of 0.45%.
- \$10,000-\$24,999.99 - Currently 0.55% with an APY of 0.55%.
- \$25,000 - \$49,999.99 - Currently 0.70% with an APY of 0.70%.
- \$50,000 - \$99,999.99 - Currently 0.75% with an APY of 0.75%
- \$100,000 + - Currently 0.80% with an APY of 0.80%

- Dividend rates and annual percentage yield may change at any time.

**Minimum Balance Requirements**

- Money Market Accounts must maintain a minimum daily balance of \$2,500. Balances less than \$2,500 will not earn dividends.

**Fees**

- Fees may be charged on your account. See Fee Schedule on reverse.

**Transaction Limitations:**

Per Federal regulations, no more than six preauthorized, automatic, or telephone transfers may be made from your account to another deposit account at the Credit Union or to a third party in any calendar month by check, draft, debit card, or similar order payable to a third party. If you exceed or attempt to exceed these transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer request, and the Credit Union may reclassify or close your account. The minimum amount withdrawn from your MMA by check is \$250.00.

\*Note: Effective August 1, 2018 Money Market rates will no longer be tied to 91 Day T-Bills or to any other index.

**CHRISTMAS, SUMMER & VISA SECURED ACCOUNTS****Rate Information**

- The dividend rate for your account is 0.05% with an APY of 0.05%.
- The dividend rate and annual percentage yield may change at any time, at our discretion.

**Minimum Balance Requirements**

- You must maintain a minimum daily balance of \$5.

**Fees**

- Fees may be charged on your account. See Fee Schedule on reverse.

**Transaction Limitations**

- You may make 6 electronic transfers from your account. There are no limitations governing checks withdrawn at any branch office, as well as no limitations governing ATM transactions.

## **SHARE CERTIFICATES, including IRA Certificates Rates, as of January 22, 2019 (APY=Annual Percentage Yield)**

•91 Days: The dividend rate is .35% with an APY of .35%.

•6 Months: The dividend rate is 1.24% with an APY of 1.25%.

•1 Year: The dividend rate is 1.98% with an APY of 2.00%.

•18 Month: The dividend rate is 2.08% with an APY of 2.10%.

•24 Month: The dividend rate is 2.23% with an APY of 2.25%.

•30 Month: The dividend rate is 2.27% with an APY of 2.30%.

•36 Month: The dividend rate is 2.47% with an APY of 2.50%.

•48 Month: The dividend rate is 2.71% with an APY yield of 2.75%

•60 Month Bump-Up: The dividend is 2.96% with an APY of 3.00%

During the term of your Bump-Up Certificate, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. All other certificate rates are fixed.

### **Compounding and Crediting**

•Dividends are compounded daily and credited to your account either monthly, quarterly, or at maturity according to the following:

•The dividend period is (monthly, quarterly) for example, if an account is opened January 1, the beginning date for the first dividend period is January 1, and the ending date of such dividend period is (January 31, March 31). All other dividend periods follow this same pattern of dates until maturity when the final dividend would be credited.

### **Minimum Balance Requirements**

For 91 day and 6 month share certificates, the minimum deposit is \$500, except IRA certificates which have a minimum term of 6 months and a minimum deposit of \$1,000.

For Bump-Up share certificates, the minimum deposit is \$5,000.

For all other share certificates, the minimum deposit is \$1,000.

•You must maintain the above stated minimum daily balance to maintain the account.

### **Fees**

•Fees may be charged on your account. See Fee Schedule.

### **Transaction Limitations**

•Except for Bump Up certificates, deposits may not be made to certificate accounts until the maturity date. For Bump Up certificate accounts, you may make one deposit during the term of our account in an amount not to exceed the initial balance on deposit in the account.

### **Early Withdrawal Penalties**

•We may impose a penalty if you withdraw any funds other than dividends before the maturity date.

•For all accounts, the amount of early withdrawal penalty for your account will be equal to half the dividends that would have been paid if held to maturity. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. If the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

•In certain cases specified in federal regulations, penalties shall not apply.

### **Renewal Policies**

•With the exception of Bump Up certificates, all share certificates will automatically renew at maturity for same term at the current rate at time of renewal. Bump Up certificates will be cancelled at maturity and the funds transferred to the share account of member's choice.

## **IRA SAVINGS ACCOUNT**

### **Rate Information**

•The dividend rate for your account is 0.20% with an annual percentage yield of 0.20%.

•Your dividend rate and annual percentage yield may change at any time, at our discretion.

### **Minimum Balance Requirements**

•No minimum balance required to open the account.

•Your must maintain a daily balance of \$25 in the account, except when you have an IRA Certificate, then there is no minimum requirement for the IRA Savings.

### **Fees**

•Fees may be charged on your account, See Fee Schedule.

### **Transaction Limitations**

•The transaction limitations on IRA accounts are governed by separate regulation and will be supplied to you upon specific request for IRA information.

## **THE FOLLOWING DISCLOSURES APPLY TO ALL ACCOUNTS.**

**Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and APY are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**Compounding and Crediting.** The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If the account is closed before accrued dividends are credited, dividend will not be posted.

### **Balance Computation Method**

•We use the daily balance method to calculate dividends on your account. This method applies a daily periodic rate to the principal in the account each day.

### **Accrual of Dividends**

•Dividends will begin to accrue on the business day you deposit non cash items (i.e. checks) to your account.

### **Online & Mobile Banking**

•No per transaction fees involved. No monthly access fee. Unlimited free access via your PC and an internet connection. (Standard message and data rates may apply.)

### **Online Bill Pay Service**

•Bill Pay service is free with any Class Act FCU checking account.